Statistical Report 1989

for various classes of insurance

Nova Scotia
Department of
Consumer Affairs
Superintendent of Insurance

L I F E I N S U R A N C E

PROVINCE OF NOVA SCOTIA
LIFE INSURANCE - 1989

Companies	Class of Insurance	Premiums Written (Less Div's) ('000)	Policies in Force Beginning of Year Number	Policies in Force Beginning of Year Amount ('000)	New Policies and Additions Number	New Policies and Additions Amount ('000)	Policies in Force End of Year Number	Policies in Force End of Year Amount ('000)
Abbey Life Insurance	Ordinary	124	122	19,856	(4)	(513)	118	19,343
Company of Canada	Group	251		6,314		78,972	0	85,286
Aetna Fraternal	Ordinary	8	190	1,288	41	635	231	1,923
Benefit Society	Group	0					0	0
Aetna Life Insurance	Ordinary	4	14	108			14	108
Company	Group	7	3	7,103		(1,643)	3	5,460
Aetna Life Insurance	Ordinary	712	3,305	114,472	(162)	1,130	3,143	115,602
Company of Canada	Group	168	32	34,691	3	3,259	35	37,950
Alexander Hamilton Life	Ordinary	0					0	0
Ins. Co. of America	Group	591	8,889	55,434	(1,742)	1,890	7,147	57,324
Allstate Life	Ordinary	1,707	27	0	(27)	0	0	0
Insurance Company	Group	0					0	0
Allstate Life	Ordinary	640	3,278	103	(87)	7	3,191	110
Ins. Co. of Canada	Group	188		37		2	0	39
American Bankers Life	Ordinary	0					0	0
Assur. Co. of Florida	Group	76		6,256		2,798	0	9,054
American Life	Ordinary	123	199	35,856	(7)	476	192	36,332
Insurance Company	Group	(1)					0	0
Amex Life	Ordinary	0					0	0
Assurance Co.	Group	3			5	400	5	400
Assumption Mutual	Ordinary	1,190	3,993	103,449	(83)	8,062	3,910	111,511
Life Ins. Company	Group	218	40	52,533	(2)	7,544	38	60,077
Balboa Life	Ordinary	0					0	0
Insurance Co.	Group	643	2	41,821		(259)	2	41,562
Blue Cross Life	Ordinary	691	2,209	42	303	0	2,512	42
Ins. Co. of Canada	Group	1,142	10,305	241	1,280	140	11,585	381
Canada Life	Ordinary	3,633	13,105	384,343	(413)	5,798	12,692	390,141
Assurance Company	Group	6,088	206	1,697,478	18	5,212	224	1,702,690
Canadian Foresters	Ordinary	86	920	7,117	(62)	(417)	858	6,700
Life Ins. Society	Group	0					0	0

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Chrysler Life	Ordinary	0					0	0
Ins. Co. of Canada	Group	63	463	3,374	73	1,195	536	4,569
Citadel Life	Ordinary	313	1,069	55,599	112	18,177	1,181	73,776
Assurance Company	Group	422	117	65,253	2	83,101	119	148,354
Colonia Life	Ordinary	413	767	66,591	(24)	(3,368)	743	63,223
Insurance Company	Group	0					0	0
Combined Insurance	Ordinary	454	5,751	20,128	(863)	(3,226)	4,868	16,902
Company of America	Group	16		538		493	0	1,031
Commercial Union Life	Ordinary	912	2,544	195,404	85	17,875	2,629	213,279
Assur. Co. of Canada	Group	120	1,623	48,585	8,504	32,839	10,127	81,424
Confederation Life	Ordinary	2,886	6,250	312,455	166	50,502	6,416	362,957
Insurance Company	Group	4,973	30	1,137,650	6	127,908	36	1,265,558
Connecticut General	Ordinary	0	1	2		0	1	2
Life Ins. Company	Group	1	2	10	4	3	6	13
Les Cooperants, Societe	Ordinary	6	105	718	(9)	1	96	719
Mutuelle d'Assur-vie	Group	61		14,865		4	0	14,869
Co-operators Life	Ordinary	1,644	8,452	236,297	1,057	48,704	9,509	285,001
Insurance Company	Group	524	30	341,817	3	12,905	33	354,722
Credit Life	Ordinary	0					0	0
Insurance Company	Group	10	590	4,657	(94)	(1,479)	496	3,178
Croatian Fraternal	Ordinary	5	108	272	(14)	(16)	94	256
Union of America	Group	0			0	0	0	0
Crown Life	Ordinary	1,342	5,792	163,015	(59)	(19,046)	5,733	143,969
Insurance Company	Group	1,840	174	352,079	23	220,220	197	572,299
Cumis Life	Ordinary	138	1,602	38,122	360	15,306	1,962	53,428
Insurance Company	Group	1,822	228	308,753	(14)	40,316	214	349,069
Cuna Mutual	Ordinary	38	857	2,844	(58)	(366)	799	2,478
Insurance Society	Group	0					0	0
Desjardins Life	Ordinary	6	17	792	(1)	(51)	16	741
Assurance Company	Group	2					0	0

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Electrical Workers	Ordinary	11	1,067	2,561	92	221	1,159	2,782
Benefit Association	Group	0					0	0
Empire Life	Ordinary	150	1,111	17,702	(11)	6,640	1,100	24,342
Insurance Company	Group	58	14	16,108	(3)	1,813	11	17,921
Equitable Life Assur.	Ordinary	5	8	306	1	50	9	356
Society of the U.S.	Group	9		2,441	1	1,661	1	4,102
Equitable Life	Ordinary	39	207	4,337	(8)	(197)	199	4,140
Ins. Co. of Canada	Group	5		2,794		(515)	0	2,279
Financial Life Assur.	Ordinary	250	112	22,952	606	11,652	718	34,604
Company of Canada	Group	0					0	0
Ford Life	Ordinary	0					0	0
Insurance Company	Group	28	410	4,642	(93)	(899)	317	3,743
General American Life	Ordinary	0					0	0
Insurance Company	Group	1		349		42	0	391
Gerling Global Life	Ordinary	5					0	0
Insurance Company	Group	0					0	0
Glacier National Life	Ordinary	6	90	532	4	21	94	553
Assurance Company	Group	0					0	0
Globe Life	Ordinary	9	57	654	(4)	116	53	770
Insurance Company	Group	3	2	143		85	2	228
Grand Orange Lodge of	Ordinary	2	46	114		9	46	123
B.A. Benefit Fund	Group	0					0	0
Great-West Life Assur.	Ordinary	3,413	10,848	647,022	575	132,712	11,423	779,734
Company Limited	Group	5,163	137	1,656,922	12	139,045	149	1,795,967
Imperial Life Assur.	Ordinary	1,366	5,435	159,149	(262)	(3,345)	5,173	155,804
Company of Canada	Group	324	45	381,432	(10)	(45,642)	35	335,790
Independent Order	Ordinary	513	2,713	38,405	(76)	(5)	2,637	38,400
of Foresters	Group	0					0	0
Industrial-Alliance	Ordinary	122	520	18,120	102	11,215	622	29,335
Life Ins. Company	Group	55		5,294		178	0	5,472

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John Alden Life	Ordinary	0	1	10			1	10
Insurance Company	Group	0					0	0
John Hancock Mutual	Ordinary	1	14	100	(1)	(19)	13	81
Life Ins. Company	Group	24		23,364		(9,893)	0	13,471
Knights of	Ordinary	336	1,609	23,465	244	12,112	1,853	35,577
Columbus	Group	0					0	0
Laurentian Life	Ordinary	183	815	17,801	(55)	(2)	860	17,799
Ins. Co. of Canada	Group	0					0	0
Laurentian Life	Ordinary	20	117	2,336	(30)	(32)	87	2,304
Insurance Company Inc.	Group	320			8	154,489	8	154,489
Laurier Life	Ordinary	146	726	33,049	17	9,556	743	42,605
Insurance Company	Group	0					0	0
Life Insurance Company	Ordinary	0					0	0
of North America	Group	0					0	0
Life Investors Ins. Co.	Ordinary	0					0	0
of America	Group	0			431	6,264	431	6,264
London Life	Ordinary	13,942	85,609	1,799,970	(715)	141,096	84,894	1,941,066
Insurance Company	Group	2,515	323	908,661	(22)	(96,121)	301	812,540
Manufacturers Life	Ordinary	3,672	12,656	385,888	(254)	39,399	12,402	425,287
Insurance Company	Group	779	208	207,714	(11)	(3,283)	197	204,431
Maritime Life	Ordinary	5,134	10,717	652,002	(191)	35,288	10,526	687,290
Assurance Company	Group	867	91	1,774,453	3	217,344	94	1,991,797
Massachusetts Indemnity	Ordinary	96	84	9,988	394	56,596	478	66,584
and Life Ins. Co.	Group	0					0	0
Massachusetts Mutual	Ordinary	0	1	6			1	6
Life Ins. Company	Group	3	4	685	3	281	7	966
Metropolitan Life	Ordinary	7,049	57,253	477,160	(3,119)	(26,241)	54,134	450,919
Insurance Company	Group	540	11,433	176,748	(34)	11,765	11,399	188,513
Metropolitan Life	Ordinary	2,568	4,039	235,430	1,733	150,698	5,772	386,128
Ins. Co. of Canada	Group	0					0	0

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MIC Life Insurance Corporation	Ordinary	0					0	0
	Group	47	10,428	104,454	683	13,316	11,111	117,770
Minnesota Mutual Life Ins. Company	Ordinary	3					0	0
	Group	0					0	0
Mutual Life Assurance Company of Canada	Ordinary	4,759	22,846	958,417	(136)	62,311	22,710	1,020,728
	Group	1,386	132	667,541		3,994	132	671,535
Mutual Life Insurance Company of New York	Ordinary	0	13	85	(2)	(33)	11	52
	Group	1		2,029		(15)	0	2,014
Mutual of Omaha Insurance Company	Ordinary	1,665	4,055	102,104	738	25,122	4,793	127,226
	Group	134	5	83,834	1	(7,933)	6	75,901
National Fidelity Life Insurance Company	Ordinary	16	5	610	(4)	0	1	610
	Group	0					0	0
National Life Assurance Company of Canada	Ordinary	9,991	3,710	178,489	(5)	26,616	3,705	205,105
	Group	375	48	239,557	(19)	(10,956)	29	228,601
New York Life Insurance Company	Ordinary	2,360	7,737	349,885	(384)	(16,709)	7,353	333,176
	Group	381	7	215,127	(7)	71,215	0	286,342
New York Life Insurance Company of Canada	Ordinary	715	576	63,125	149	13,151	725	76,276
	Group	6	1	1,018	4	173	5	1,191
NN Life Insurance Co.	Ordinary	1,211	3,684	198,071	(266)	(10,654)	3,418	187,417
	Group	1	13	474	(7)	(237)	6	237
North American Life Assurance Company	Ordinary	2,537	5,193	217,941	(86)	33,002	5,107	250,943
	Group	1,338	17	194,911	(1)	116,386	16	311,297
North American Life & Casualty Company	Ordinary	7	133	549	(8)	(79)	125	470
	Group	0					0	0
North West Life Assur. Company of Canada	Ordinary	10	59	2	(2)	0	57	2
	Group	0					0	0
Norwich Union Life Insurance Society	Ordinary	181	564	27,422	87	(737)	651	26,685
	Group	3	3	576		148	3	724
Old Republic Life Insurance Company	Ordinary	0					0	0
	Group	0	27	260	(6)	(97)	21	163

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Paul Revere Life	Ordinary	7	22	986	9	1,655	31	2,641
Insurance Company	Group	4			4	4,860	4	4,860
Pennsylvania Life	Ordinary	222	874	24,492	(127)	(10,705)	747	13,787
Insurance Company	Group	3		1,063		(345)	0	718
Phoenix Mutual	Ordinary	3					0	0
Life Ins.Co.	Group	0					0	0
Pierce National Life	Ordinary	314	510	1,541	325	915	835	2,456
Insurance Company	Group	0					0	0
Pioneer Life	Ordinary	13	35	1,492	33	1,583	68	3,075
Assurance Company	Group	138			7	7,704	7	7,704
Provident Life &	Ordinary	0					0	0
Accident Ins. Company	Group	170		3,750		1,451	0	5,201
Prudential Assurance	Ordinary	5,238	13,428	517,728		19,993	13,428	537,721
Company Limited	Group	265	11	468,361	(5)	82,111	6	550,472
Prudential Insurance	Ordinary	4,558	38,960	371,706	2,197	34,944	41,157	406,650
Co. of America	Group	1,978	75	666,393		624,198	75	1,290,591
Prudential Life Assur.	Ordinary	225	425	56,371	150	20,600	575	76,971
Co. of England (Canada)	Group	687	15	9,644	12	17,430	27	27,074
Reliable Life	Ordinary	29	27	3,779	1	(1,115)	28	2,664
Insurance Company	Group	82		22,561		91	0	22,652
Royal Life Insurance	Ordinary	785	2,681	81,912	55	14,563	2,736	96,475
Company of Canada	Group	36		9,526		50	0	9,576
Sauvegarde Life	Ordinary	6	56	1,043	(1)	33	55	1,076
Insurance Company	Group	0					0	0
Seaboard Life	Ordinary	76	130	10,835	32	3,189	162	14,024
Insurance Company	Group	2,647	69	102,685	45	40,823	114	143,508
Sovereign Life	Ordinary	638	2,645	99,207	(95)	2,249	2,550	101,456
Insurance Company	Group	0					0	0
Standard Life	Ordinary	2,039	6,498	281,613	(13)	13,474	6,485	295,087
Assurance Company	Group	55	7	5,601	17	28,968	24	34,569

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State Farm Life	Ordinary	35					0	0
Insurance Company	Group	0					0	0
Sun Alliance & London	Ordinary	388	1,409	74,796	(17)	9,962	1,392	84,758
Assurance Co. (Canada)	Group	0					0	0
Sun Alliance & London	Ordinary	316	1,176	55,126	(106)	(4,931)	1,070	50,195
Assurance Co. Limited	Group	14		5,210		320	0	5,530
Sun Life Assurance	Ordinary	5,737	18,991	704,452	185	74,282	19,176	778,734
Company of Canada	Group	6,282	248	1,987,795	1	181,576	249	2,169,371
Teachers Ins. & Annuity	Ordinary	5	19	588		(35)	19	553
Assoc. of America	Group	0					0	0
Toronto Mutual Life	Ordinary	22	230	2,755	(5)	(125)	225	2,630
Insurance Company	Group	0					0	0
Transamerica Life Ins.	Ordinary	908	2,123	197,285	155	28,952	2,278	226,237
Company of Canada	Group	0					0	0
Transamerica Occidental	Ordinary	224	745	32,943	(109)	(4,320)	636	28,623
Insurance Company	Group	83	78	41,422		(12,298)	78	29,124
The Travelers	Ordinary	0	645	4,839	(645)	(4,839)	0	0
Insurance Company	Group	35	1	11,657		(1,958)	1	9,699
United American	Ordinary	3	18	16	9	58	27	74
Insurance Company	Group	0					0	0
United Transportation	Ordinary	2	17	29		(1)	17	28
Union Ins. Association	Group	0					0	0
UNUM Life	Ordinary	0	4	14	(1)	(7)	3	7
Insurance Company	Group	0					0	0
Wawanesa Mutual Life	Ordinary	44	92	5,089	55	3,010	147	8,079
Insurance Company	Group	2		1,651		(358)	0	1,293
Westbury Canadian Life	Ordinary	403	843	115,407	13	8,502	856	123,909
Insurance Company	Group	580	18,835	172,997	6,867	43,650	25,702	216,647

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Western Life	Ordinary	45	132	6,946	(8)	(584)	124	6,362
Assurance Company	Group	0					0	0
Zurich Life & Health	Ordinary	0					0	0
Ins. Co. of Canada	Group	169	27	80,[illegible]36	29	(55,254)	56	24,882
Zurich Life Insurance	Ordinary	867	2,563	181,520	74	12,163	2,637	193,683
Company of Canada	Group	106	67	33,591	(53)	(12,157)	14	21,434
TOTALS	Ordinary	102,730	400,505	11,239,122	1,520	1,072,665	402,025	12,311,787
	Group	47,030	65,515	14,475,063	15,926	2,129,290	81,441	16,604,353

ACCIDENT AND SICKNESS INSURANCE

PROVINCE OF NOVA SCOTIA
ACCIDENT & SICKNESS - 1980

Companies	Direct Premiums Written ('000)	Direct Losses Incurred ('000)	Loss Ratio Col. 2 to 1
Abbey Life Insurance Company of Canada	43	2	4.61
Actra Fraternal Benefit Society	29	9	31.03
Aetna Life Insurance Company	135	219	162.22
Aetna Life Insurance Company of Canada	1,390	1,655	119.06
Alexander Hamilton Life Ins. Company of America	369	688	186.45
Allstate Insurance Company of Canada	283	55	19.43
Allstate Life Ins. Co. of Canada	548	65	11.86
American Bankers Insurance Company of Florida	130	48	36.92
American Bankers Life Assurance Co. of Florida	2	5	250.00
American Home Assurance Company	17	1	5.88
American Life Insurance Company	58	8	13.79
Amex Life Assurance Company	0	0	
Assumption Mutual Life Insurance Company	445	71	15.96
Bankers Life & Casualty Company	1	0	0.00
Blue Cross Life Insurance Company of Canada	2,548	1,215	47.67
Canada Life Assurance Company	11,320	15,608	137.88
Canadian Foresters Life Insurance Society	0	0	
Canadian Surety Company	9	0	0.00
Chrysler Life Insurance Company of Canada	56	20	35.71
Cigna Life Insurance Company of Canada	14	79	564.29
Citadel General Assurance Company	6	3	50.00
Citadel Life Assurance Company	539	475	88.13
Combined Insurance Company of America	3,479	1,156	33.23
Commercial Travelers Mutual Insurance Company	13	40	307.69

PROVINCE OF NOVA SCOTIA
ACCIDENT & SICKNESS - 1989

Companies	Direct Premiums Written ('000)	Direct Losses Incurred ('000)	Loss Ratio Col. 2 to 1
Commercial Union Assurance Company of Canada	15	24	160.00
Commercial Union Life Assurance Company of Canada	431	80	18.56
Confederation Life Insurance Company	5,824	4,771	81.92
Connecticut General Life Insurance Company	4	(5)	(125.00)
Constellation Assurance Company	1,278	1,319	103.21
Continental Insurance Company	1	0	0.00
Continental Insurance Company of Canada	9	2	22.22
Co-operators General Insurance Company	384	98	25.52
Co-operators Life Insurance Company	1,176	901	76.62
Co-operants Society Mutuelle	9	0	0.00
Credit Life Insurance Company	6	6	100.00
Croatian Fraternal Union	1	1	100.00
Crown Life Insurance Company	6,612	6,955	105.19
Cumis General Insurance Company	17	54	317.65
Cumis Life Insurance Company	2,263	1,517	67.03
Cuna Mutual Insurance Society	0	0	
Desjardins Life Assurance Company	97	120	123.71
Economical Mutual Insurance Company	8	0	0.00
Empire Life Insurance Company	140	104	2,600.00
Equitable Life Assurance Society of the U.S.	4	23	28.05
Equitable Life Insurance Company of Canada	82	0	
Financial Life Ins. Co. of Canada	10	15	150.00
First North American Insurance Company	836	662	79.19
Ford Life Insurance Company	17	184	1,082.35

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ACCIDENT & SICKNESS - 1989

Companies	Direct Premiums Written ('000)	Direct Losses Incurred ('000)	Loss Ratio Col. 2 to 1
General American Life Insurance Company	3	3	100.00
Glacier National Life Assurance Company	51	13	25.49
Globe Life Insurance Company	0	0	
Great American Life Insurance Company	7	7	100.00
Great-West Life Assurance Company	16,986	12,762	75.14
Hartford Fire Insurance Company	15	0	0.00
Imperial Life Assurance Company of Canada	524	438	83.59
Independent Order of Foresters	6	10	166.67
Industrial-Alliance Life Assurance Company	216	276	127.78
John Alden Life Insurance Company	0	3	
John Deere Insurance Company of Canada	4	0	0.00
John Hancock Mutual Life Insurance Company	26	29	111.54
Laurentian Life Insurance Company, Inc.	1	0	0.00
Laurentian Life Insurance Company of Canada	241	54	22.41
Laurentian Pacific Insurance Company	(1)	20	(2,000.00)
Laurier Life Insurance Company	5	2	40.00
Life Insurance Company of North America	0	1	
Life Investors Ins. Co. of America	0	0	
London Life Insurance Company	7,615	8,811	115.71
London & Midland General Insurance Company	793	695	87.64
Manufacturers Life Insurance Company	2,535	2,137	84.30
Maritime Life Assurance Company	9,535	8,202	86.02
Massachusetts Indemnity & Life Insurance Company	355	53	14.93
Massachusetts Mutual Life Insurance Company	1	0	0.00

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ACCIDENT & SICKNESS - 1989

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Metropolitan Life Insurance Company	1,787	3,078	172.24
MIC Life Insurance Corporation	0	0	
Mutual Life Assurance Company of Canada	4,436	5,868	134.54
Mutual Life Insurance Company of New York	5	4	80.00
Mutual of Omaha Insurance Company	1,628	1,835	118.86
NN Life Insurance Company	12	0	0.00
National Fidelity Life Insurance Company	21	5	23.81
National Life Assurance Company of Canada	778	1,236	158.87
New York Life Insurance Company	195	0	0.00
New York Life Insurance Company of Canada	14	44	314.29
Non-Marine Underwriters, Members of Lloyds	123	12	9.76
North American Life Assurance Company	88	470	534.09
Pafco International Insurance Company	333	88	26.43
Paul Revere Life Insurance Company	1,693	1,249	73.77
Pennsylvania Life Insurance Company	1,422	791	55.63
Pioneer Life Insurance Company	32	0	0.00
Provident Life & Accident Insurance Company	201	12	5.97
Prudential Assurance Company Limited	337	121	35.91
Prudential Insurance Company of America	1,045	2,839	271.67
Reliable Life Insurance Company	84	19	22.62
Royal Insurance Company of Canada	11	0	0.00
Sauvegarde Life Assurance Company	74	81	109.46
Seaboard Life Insurance Company	3,224	959	29.71
Sovereign Life Insurance Company	8	17	212.50

PROVINCE OF NOVA SCOTIA
ACCIDENT & SICKNESS - 1998

Companies	Direct Premiums Written ('000)	Direct Losses Incurred ('000)	Loss Ratio Col. 2 to 1
Standard Life Assurance Company	175	86	49.14
Sun Alliance Insurance Company	0	2	
Sun Life Assurance Company of Canada	13,217	17,352	131.29
The Order of United Comm. Travelers of America	18	14	77.78
Toronto Mutual Life Insurance Company	1	0	0.00
Transamerica Occidental Life Insurance Company	55	733	1,332.73
Travelers Indemnity Company	0	(2)	
Travelers Insurance Company	76	76	100.00
UNUM Life Insurance Company	225	(1)	(0.44)
UNUM Life Insurance Company of America	2	0	0.00
United American Insurance Company	0	0	
United Transportation Union Insurance Association	1	0	0.00
Voyageur Insurance Company	1,856	489	26.35
Wawanesa Mutual Life Insurance Company	6	(1)	(16.67)
Westbury Life Insurance Company	1,486	1,507	101.41
Western Life Assurance Company	0	0	
Zurich Indemnity Company of Canada	28	9	32.14
Zurich Life & Health Insurance Company of Canada	627	535	85.33
Zurich Life Insurance Company of Canada	485	531	109.48
TOTAL	115,385	112,026	97.09

AUTOMOBILE INSURANCE

PROVINCE OF NOVA SCOTIA
AUTOMOBILE INSURANCE - 1989

Companies		Section A Liability ('000)	Section B Accident Benifits ('000)	Section C Other ('000)	TOTALS ('000)	Overall Loss Ratio
Aetna Casualty & Surety Company	Direct Premiums Written	(2)			(2)	
	Direct Claims Incurred				0	0.00
Allstate Insurance Company of Canada	Direct Premiums Written	3,262	373	3,791	7,426	
	Direct Claims Incurred	4,616	280	2,729	7,625	102.68
American Home Assurance Company	Direct Premiums Written	1		2	3	
	Direct Claims Incurred	(6)		20	14	466.67
American Road Insurance Company	Direct Premiums Written			156	156	
	Direct Claims Incurred			240	240	153.85
Canada Life Casualty Insurance Company	Direct Premiums Written	19	3	19	41	
	Direct Claims Incurred	5		17	22	53.66
Canadian Commerce Insurance Company	Direct Premiums Written	25	5	30	60	
	Direct Claims Incurred	39	3	31	73	121.67
Canadian General Insurance Company	Direct Premiums Written	1,507	132	1,906	3,545	
	Direct Claims Incurred	1,253	121	1,416	2,790	78.70
Canadian Home Assurance Company	Direct Premiums Written	1,182	120	1,454	2,756	
	Direct Claims Incurred	1,239	67	1,198	2,504	90.86
Canadian Provincial Insurance Company	Direct Premiums Written	131	24	160	315	
	Direct Claims Incurred	155	18	164	337	106.98
Canadian Surety Company	Direct Premiums Written	1,532	271	2,236	4,039	
	Direct Claims Incurred	1,345	284	1,393	3,022	74.82
Chateau Insurance Company	Direct Premiums Written	0		0	0	
	Direct Claims Incurred	(2)		1	(1)	
Chequers Insurance Company	Direct Premiums Written				0	
	Direct Claims Incurred	13		27	40	
Chrysler Insurance Company	Direct Premiums Written			185	185	
	Direct Claims Incurred			94	94	50.81
Chubb Insurance Company of Canada	Direct Premiums Written	6		4	10	
	Direct Claims Incurred			2	2	20.00
Cigna Insurance Company of Canada	Direct Premiums Written	257	6	152	415	
	Direct Claims Incurred	371	5	392	768	185.06
Citadel General Assurance Company	Direct Premiums Written				0	
	Direct Claims Incurred				0	

PROVINCE OF NOVA SCOTIA
AUTOMOBILE INSURANCE - 1989

Companies		Section A Liability ('000)	Section B Accident Benifits ('000)	Section C Other ('000)	TOTALS ('000)	Overall Loss Ratio
Commercial Union Assurance Company of Canada	Direct Premiums Written	4,667	364	4,151	9,182	
	Direct Claims Incurred	4,449	150	2,860	7,459	81.24
Continental Insurance Company of Canada	Direct Premiums Written	1,159	97	1,288	2,544	
	Direct Claims Incurred	756	55	396	1,207	47.44
Continental Insurance Company	Direct Premiums Written	1,873	790	1,349	4,012	
	Direct Claims Incurred	2,135	506	1,433	4,074	101.55
Co-operators General Insurance Company	Direct Premiums Written	10,294	1,206	10,280	21,780	
	Direct Claims Incurred	10,805	1,035	10,551	22,391	102.81
Cornhill Insurance Company of Canada	Direct Premiums Written	94	17	115	226	
	Direct Claims Incurred	112	13	119	244	107.96
Coseco Insurance Company	Direct Premiums Written	133	9	161	303	
	Direct Claims Incurred	62	15	398	475	156.77
Cumis General Insurance Company	Direct Premiums Written	1		6	7	
	Direct Claims Incurred			1	1	14.29
Desjardins General Assurance Group	Direct Premiums Written				0	
	Direct Claims Incurred	(24)		13	(11)	
Dominion of Canada General Insurance Company	Direct Premiums Written	2,684	189	3,279	6,152	
	Direct Claims Incurred	2,682	351	2,685	5,718	92.95
Dominion Insurance Corporation	Direct Premiums Written	108	16	149	273	
	Direct Claims Incurred	165	12	169	346	126.74
Eaton Insurance Company	Direct Premiums Written	0			0	
	Direct Claims Incurred				0	
Ecclesiastical Insurance Office, plc.	Direct Premiums Written	3			3	
	Direct Claims Incurred	1			1	33.33
Economical Mutual Insurance Company	Direct Premiums Written	3,540	602	5,117	9,259	
	Direct Claims Incurred	4,456	897	4,763	10,116	109.26
Employers Insurance of Wausau, A Mutual Company	Direct Premiums Written	32	2	12	46	
	Direct Claims Incurred	3	1	1	5	10.87
Federation Insurance Company of Canada	Direct Premiums Written	12	1	3	16	
	Direct Claims Incurred	486	(7)	39	518	3,237.50
Fireman's Fund Insurance Company	Direct Premiums Written	8			8	
	Direct Claims Incurred	4			4	50.00

PROVINCE OF NOVA SCOTIA
AUTOMOBILE INSURANCE - 1989

Companies		Section A Liability ('000)	Section B Accident Benifits ('000)	Section C Other ('000)	TOTALS ('000)	Overall Loss Ratio
General Accident Assurance Company of Canada	Direct Premiums Written	3,100	268	3,990	7,358	
	Direct Claims Incurred	4,457	261	3,375	8,093	109.99
Guardian Insurance Company of Canada	Direct Premiums Written	2,543	349	3,283	6,175	
	Direct Claims Incurred	3,099	235	2,713	6,047	97.93
Halifax Insurance Company	Direct Premiums Written	5,818	707	7,086	13,611	
	Direct Claims Incurred	5,691	384	5,946	12,021	88.32
Hartford Fire Insurance Company	Direct Premiums Written	4		4	8	
	Direct Claims Incurred	7		7	14	175.00
Home Insurance Company	Direct Premiums Written			6	6	
	Direct Claims Incurred	1,435	46	65	1,546	25,766.67
Jevco Insurance Company	Direct Premiums Written	91	50	36	177	
	Direct Claims Incurred	115	77	24	216	122.03
Kent General Insurance Corporation	Direct Premiums Written	1,600	344	2,258	4,202	
	Direct Claims Incurred	1,945	252	2,417	4,614	109.80
Laurentian Casualty Company of Canada	Direct Premiums Written	(1)			(1)	
	Direct Claims Incurred	(1)			(1)	100.00
Laurentian Shield Insurance Company	Direct Premiums Written	523	3	358	884	
	Direct Claims Incurred	560	26	135	721	81.56
Liberty Mutual Fire Insurance Company	Direct Premiums Written	372	3	178	553	
	Direct Claims Incurred	(155)		100	(55)	(9.95)
Liberty Mutual Insurance Company	Direct Premiums Written	32	(1)	14	45	
	Direct Claims Incurred	25	(1)	3	27	60.00
Lumberman's Mutual Casualty Company	Direct Premiums Written	69	5	6	80	
	Direct Claims Incurred	23		1	24	30.00
Markel Insurance Company of Canada	Direct Premiums Written	716	20	305	1,041	
	Direct Claims Incurred	288	28	245	561	53.89
Metropolitan Insurance Company	Direct Premiums Written	32	5	40	77	
	Direct Claims Incurred	27		20	47	61.04
Missisquoi & Rouville Assurance Company	Direct Premiums Written	185	35	823	1,043	
	Direct Claims Incurred	221	111	283	615	58.96
Motors Insurance Corporation	Direct Premiums Written			179	179	
	Direct Claims Incurred			116	116	64.80

PROVINCE OF NOVA SCOTIA
AUTOMOBILE INSURANCE - 1989

Companies		Section A Liability ('000)	Section B Accident Benifits ('000)	Section C Other ('000)	TOTALS ('000)	Overall Loss Ratio
New Hampshire Insurance Company	Direct Premiums Written	(1)			(1)	
	Direct Claims Incurred				0	0.00
Niagara Fire Insurance Company	Direct Premiums Written	1,448	278	2,857	4,583	
	Direct Claims Incurred	1,493	107	2,331	3,931	85.77
Non-Marine Underwriters, of Lloyds	Direct Premiums Written	509	49	702	1,260	
	Direct Claims Incurred	858	143	570	1,571	124.68
Norman Insurance Company Limited	Direct Premiums Written	(18)	(2)	(8)	(28)	
	Direct Claims Incurred	32	(14)	(10)	8	(28.57)
Nova Scotia General Insurance Company	Direct Premiums Written	2,354	203	2,784	5,341	
	Direct Claims Incurred	3,034	199	2,169	5,402	101.14
Old Republic Insurance Company	Direct Premiums Written	46		60	106	
	Direct Claims Incurred	33	74	215	322	303.77
PAFCO International Insurance Company	Direct Premiums Written	62	3		65	
	Direct Claims Incurred	156	9	(1)	164	252.31
Personal Insurance Company of Canada	Direct Premiums Written	347	54	522	923	
	Direct Claims Incurred	340	27	375	742	80.39
Portage La Prairie Mutual Insurance Company	Direct Premiums Written	910	104	1,266	2,280	
	Direct Claims Incurred	686	72	864	1,622	71.14
Prudasco Assurance Company	Direct Premiums Written	359	40	556	955	
	Direct Claims Incurred	344	31	410	785	82.20
Prudential Assurance Company Limited	Direct Premiums Written	2,789	239	3,696	6,724	
	Direct Claims Incurred	2,674	275	2,801	5,750	85.51
Prudential of America General Ins. Co. (Canada)	Direct Premiums Written	162	24	217	403	
	Direct Claims Incurred	56	14	129	199	49.38
Quebec Assurance Company	Direct Premiums Written	142	6	155	303	
	Direct Claims Incurred	51	(1)	212	262	86.47
Royal Insurance Company of Canada	Direct Premiums Written	9,327	1,396	11,238	21,961	
	Direct Claims Incurred	14,534	1,987	9,012	25,533	116.27
St. Paul Fire & Marine Insurance Company	Direct Premiums Written	1		1	2	
	Direct Claims Incurred	26	(1)	2	27	1,350.00
Saskatchewan Mutual Insurance Company	Direct Premiums Written	(2)		(1)	(3)	
	Direct Claims Incurred				0	0.00

PROVINCE OF NOVA SCOTIA
AUTOMOBILE INSURANCE - 1989

Companies		Section A Liability ('000)	Section B Accident Benifits ('000)	Section C Other ('000)	TOTALS ('000)	Overall Loss Ratio
Security National Insurance Company	Direct Premiums Written	115	8	180	303	
	Direct Claims Incurred	58	9	154	221	72.94
Simcoe & Erie General Insurance Company	Direct Premiums Written	73	4	123	200	
	Direct Claims Incurred	38		66	104	52.00
Sovereign General Insurance Company	Direct Premiums Written	491	45	608	1,144	
	Direct Claims Incurred	572	28	643	1,243	108.65
Sun Alliance Insurance Company	Direct Premiums Written	3,391	366	3,998	7,755	
	Direct Claims Incurred	3,537	330	3,662	7,529	97.09
Tokio Marine & Fire Insurance Company Ltd.	Direct Premiums Written	13	1	12	26	
	Direct Claims Incurred	8	1	34	43	165.38
Toronto General Insurance Company	Direct Premiums Written	1,233	108	1,560	2,901	
	Direct Claims Incurred	1,025	99	1,159	2,283	78.70
Traders General Insurance Company	Direct Premiums Written	685	60	866	1,611	
	Direct Claims Incurred	570	55	644	1,269	78.77
Trafalgar Insurance, plc.	Direct Premiums Written	490	9	60	559	
	Direct Claims Incurred	58	7	61	126	22.54
Transit Insurance Company	Direct Premiums Written	468		456	924	
	Direct Claims Incurred	467		14	481	52.06
Travelers Indemnity Company	Direct Premiums Written	19			19	
	Direct Claims Incurred	(29)		(17)	(46)	(242.11)
Unifund Assurance Company	Direct Premiums Written	1,348	111	2,016	3,475	
	Direct Claims Incurred	799	73	1,524	2,396	68.95
U.S.F. & G. Insurance Company of Canada	Direct Premiums Written	253	29	284	566	
	Direct Claims Incurred	154	17	145	316	55.83
United States Fire Insurance Company	Direct Premiums Written	23	1	11	35	
	Direct Claims Incurred	12		1	13	37.14
Utica Mutual Insurance Company	Direct Premiums Written	(1)			(1)	
	Direct Claims Incurred	1			1	(100.00)
Victoria Insurance Company of Canada	Direct Premiums Written	68	2	26	94	
	Direct Claims Incurred	287	4	110	401	426.60
Wawanesa Mutual Insurance Company	Direct Premiums Written	2,594	306	3,424	6,324	
	Direct Claims Incurred	3,091	94	2,566	5,751	90.94

PROVINCE OF NOVA SCOTIA
AUTOMOBILE INSURANCE - 1989

Companies		Section A Liability ('000)	Section B Accident Benifits ('000)	Section C Other ('000)	TOTALS ('000)	Overall Loss Ratio
Wellington Insurance Company	Direct Premiums Written	3,357	511	4,984	8,852	
	Direct Claims Incurred	3,079	210	3,608	6,897	77.91
Zurich Indemnity Company of Canada	Direct Premiums Written	2,038	313	2,724	5,075	
	Direct Claims Incurred	2,196	206	1,917	4,319	85.10
Zurich Insurance Company	Direct Premiums Written	3,678	277	4,083	8,038	
	Direct Claims Incurred	3,434	503	3,609	7,546	93.88
TOTALS	Direct Premiums Written	86,381	10,560	104,031	200,972	
	Direct Claims Incurred	96,531	9,783	85,581	191,895	95.48

PROPERTY INSURANCE

PROVINCE OF NOVA SCOTIA
PROPERTY INSURANCE PREMIUMS & CLAIMS - 1989

Companies	Premiums Written			Losses Incurred ('000)	Loss Ratio
	Personal ('000)	Commercial ('000)	Total ('000)		
Aetna Casualty & Surety Co.	0	77	77	(13)	(16.88)
Affiliated FM Ins. Co.		186	186	121	65.05
Allendale Mutual Ins. Co.		826	826	740	89.59
Allstate Ins. Co. of Canada	2,170	145	2,315	1,254	54.17
American Bankers Ins. Co. of Florida	828	5	833	53	6.36
American Home Assur. Co.	1	833	834	6,797	814.99
American Road Ins. Co.	4		4		0.00
Antigonish Farmers' Mutual Fire Ins. Co.	617		617	186	30.15
Arkwright Mutual Ins. Co.		714	714	59	8.26
Boiler Insp. & Ins. Co. of Canada		3	3		0.00
Calvert Ins. Co. Ltd.		27	27		0.00
Canada Life Casualty Co.	18		18	8	44.44
Canadian Commerce Ins. Co.	20	5	25	11	44.00
Canadian General Ins. Co.	1,189	447	1,636	924	56.48
Canadian Home Ins. Co.	338	89	427	236	55.27
Canadian Provincial Ins. Co.	104	27	131	60	45.80
Canadian Surety Co.	1,138	932	2,070	1,476	71.30
Canadian Univ. Reciprocal Ins. Exchange		223	223	9	4.04
Canners Exchange Subscribers			0	4	
Chateau Ins. Co.		8	8	(12)	(150.00)
Chequers Ins. Co.	2		2		0.00
Chrysler Ins. Co.			0	1	
Chubb Ins. Co. of Canada	50	135	184	(9)	(4.84)
Cigna Ins. Co. of Canada	9	546	555	274	49.37

PROVINCE OF NOVA SCOTIA
PROPERTY INSURANCE PREMIUMS & CLAIMS - 1980

Companies	Premiums Written			Losses Incurred	Loss Ratio
	Personal ('000)	Commercial ('000)	Total ('000)	('000)	
Citadel General Assur. Co.		4	4	2	50.00
Clare Mutual Fire Ins. Co.	241		241	55	22.82
Commerce Group Ins. Co.		2	2		0.00
Commercial Union Assur. Co. of Canada	2,648	2,739	5,387	1,868	34.68
Commonwealth Ins. Co.		726	726	154	21.21
Constitution Ins. Co. of Canada	1,972	40	2,012	767	38.12
Continental Ins. Co.	386	2,967	3,353	1,466	43.72
Continental Ins. Co. of Canada	552	1,817	2,369	336	14.18
Co-operators Gen. Ins. Co.	5,950	2,219	8,169	5,241	64.16
Cornhill Ins. Co. of Canada	78	18	96	41	42.71
Coseco Ins. Co.	188		188	98	52.13
Cumis Gen. Ins. Co.	707	141	848	582	68.63
Dominion of Canada Gen. Ins. Co.	2,043	1,177	3,220	1,543	47.82
Dominion Ins. Corp.	107	105	212	18	8.49
Eaton Ins. Co.	15		15		0.00
Ecclesiastical Ins. Office, plc.		658	658	139	21.12
Economical Mutual Ins. Co.	5,440	930	6,370	3,904	61.29
Elite Ins. Co.	15	127	142	10	7.04
Employers Ins. of Wausau, A Mutual Co.			0	24	
Federation Ins. Co. of Canada	11	(8)	3	2	66.67
Feed Mill Captive Ins. Corp.		48	48		0.00
Fireman's Fund Ins. Co.		81	81	7	8.64
Gan Canada Ins. Co.	15	257	272	25	9.56
General Accident Assur. Co. of Canada	2,281	1,350	3,631	2,476	68.19

PROVINCE OF NOVA SCOTIA
PROPERTY INSURANCE PREMIUMS & CLAIMS - 1980

Companies	Premiums Written Personal ('000)	Commercial ('000)	Total ('000)	Losses Incurred ('000)	Loss Ratio
Gerling Global Gen. Ins. Co.		132	132	47	35.61
Grain Ins. & Guarantee Co.		190	190	115	60.53
Guardian Ins. Co.	1,335	1,956	3,291	1,677	50.96
Halifax Ins. Co.	7,361	2,116	9,477	5,160	54.45
Hanover Ins. Co.		4	4	(1)	(25.00)
Hartford Fire Ins. Co.	1	89	90	39	43.33
Herald Ins. Co.		2	2		0.00
Home Ins. Co.	(6)	43	37	15	40.54
Ins. Co. of North America		0	0	(31)	ERR
John Deere Ins. Co. of Canada		76	76	36	47.37
Kansa General Ins. Co.		60	60	(13)	(21.67)
Kent General Ins. Co.	748	115	863	981	113.67
Kings Mutual Ins. Co.	2,216	137	2,353	1,006	42.75
Laurentian Casualty Co. of Canada		11	11		0.00
Laurentian Shield Ins. Co.	98	395	493	225	45.64
Liberty Mutual Fire Ins. Co.	3	13	16		0.00
London & Midland General Ins. Co.	123		123	81	65.85
Lumberman's Mutual Casualty Co.		394	394		0.00
Lumberman's Underwriting Alliance		210	210	(8)	(3.81)
Markel Ins. Co. of Canada		36	36	12	33.33
Metropolitan Ins. Co	17	4	21		0.00
Motors Insurance Corp.		2	2		0.00
New Hampshire Ins. Co.		431	431	428	100.23
New Rotterdam Ins. Co.	10	92	102	(317)	(310.78)

PROVINCE OF NOVA SCOTIA
PROPERTY INSURANCE PREMIUMS & CLAIMS - 1980

Companies	Premiums Written			Losses Incurred ('000)	Loss Ratio
	Personal ('000)	Commercial ('000)	Total ('000)		
Niagara Fire Ins. Co.	1,843		1,843	1,055	57.24
Non-Marine Underwriters, Mem. of Lloyds	981	1,064	2,045	1,727	84.45
Norman Ins. Co. Ltd.	92	20	112	55	49.11
Nova Scotia General Ins. Co.	1,834	1,691	3,625	1,661	45.82
Old Rebublic Ins. Co.	18		18	8	44.44
Pacific Employers Ins. Co		0	0	3	
Pafco International Ins. Co.		12	12	40	333.33
Personal Ins. Co. of Canada	249	0	249	174	69.88
Pictou Co. Farmers Mutual Fire Ins. Co.	274	0	274	129	47.08
Portage La Prairie Mutual Ins. Co.	1,076	57	1,133	848	74.85
Protection Mutual Ins. Co.		552	552	8	1.45
Prudential Assurance Co. Ltd.	2,804	1,896	4,700	2,595	55.21
Prudential of America General Ins. Co.	188		188	215	114.36
Quebec Assurance Co.	1	320	321	(17)	(5.30)
Reliance Ins. Co.		19	19	(4)	(21.05)
Royal Ins. Co. of Canada	5,168	6,018	11,186	6,089	54.52
St. Paul Fire & Marine Ins. Co.		482	482	11	2.28
Security National Ins. Co.	55		55	15	27.27
Sentry Ins. A Mutual Co.	1	3	4	11	275.00
Simcoe & Erie General Ins. Co	49	93	142	63	44.37
Sovereign General Ins. Co.	325	974	1,299	455	35.03
Sun Alliance Ins. Co.	3,091	2,210	5,301	2,916	55.01
Tokio Marine & Fire Ins. Co. Ltd.		14	14	1	7.14
Toronto General Ins. Co.	973	366	1,339	756	56.46

PROVINCE OF NOVA SCOTIA

PROPERTY INSURANCE PREMIUMS & CLAIMS - 1989

Companies	Premiums Written			Losses Incurred ('000)	Loss Ratio
	Personal ('000)	Commercial ('000)	Total ('000)		
Traders General Ins. Co.	540	2,030	2,570	420	16.34
Trafalgar Ins. Co.	39	10	49	22	44.90
Transit Ins. Co.		234	234	118	50.43
Travelers Indemnity Co.		51	51	(29)	(56.86)
Unifund Assurance Co.	1,389		1,389	629	45.28
United States Fidelity & Guarantee Co.		47	47	(10)	(21.28)
United States Fidel. & Guarantee Co. Of Cana	53	255	308	2	0.65
United States Fire Insurance Company		9	9		0.00
Utica Mutual Ins. Co.		7	7	5	71.43
Victoria Ins. Co. of Canada		102	102	30	29.41
Voyageur Ins. Co.	42		42	13	30.95
Wawanesa Mutual Ins. Co.	1,525	203	1,728	808	46.76
Wellington Ins Co.	4,190	1,580	5,770	2,655	46.01
Yasuda Fire & Marine Ins. Co. Ltd.		21	21	3	14.29
Zurich Indemnity Co. of Canada	1,880	675	2,555	1,314	51.43
Zurich Ins. Co.	2,066	2,522	4,608	2,738	59.42
TOTAL	71,918	50,671	122,589	67,836	55.42

MISCELLANEOUS INSURANCE

PROVINCE OF NOVA SCOTIA
MISCELLANEOUS CLASSES - 1988

Companies		Aircraft ('000)	Boiler & Machinery ('000)	Warranty & Mortgage ('000)	Fidelity ('000)	Liability ('000)	Surety ('000)	Credit ('000)	Legal & Title ('000)	TOTAL ('000)	Loss Ratio
Aetna Casualty & Surety Company	Premiums	215	8			20	2			245	
	Losses	19								19	7.76
Affiliated FM Insurance Company	Premiums		1							1	
	Losses									0	0.00
Allendale Mutual Insurance Company	Premiums		111							111	
	Losses		71							71	63.96
Allstate Insurance Company of Canada	Premiums		1			91				92	
	Losses					7				7	7.61
Alta Surety Company	Premiums						114			114	
	Losses									0	0.00
American Credit Indemnity Company	Premiums							53		53	
	Losses							3		3	5.66
American Home Assurance Company	Premiums	32	5		517	318	1			873	
	Losses	(2)			170	92				260	29.78
Arkwright Mutual Insurance Company	Premiums		231							231	
	Losses		833							833	360.61
Avenco Insurance Company	Premiums	35								35	
	Losses									0	0.00
Boiler Inspection & Ins. Co. of Canada	Premiums		978							978	
	Losses		35							35	3.58
British Aviation Ins. Co. Limited	Premiums	28				9				37	
	Losses	4								4	10.81
Canadian Commerce Insurance Company	Premiums					33				33	
	Losses					6				6	18.18
Canadian General Insurance Company	Premiums					404				404	
	Losses					(17)				(17)	(4.21)
Canadian Home Assurance Company	Premiums					84				84	
	Losses					(2)				(2)	(2.38)
Canadian Lawyers Ins. Association	Premiums					577				577	
	Losses					667				667	115.60
Canadian Provincial Insurance Company	Premiums					0				0	
	Losses					(2)				(2)	(22.22)

PROVINCE OF NOVA SCOTIA
MISCELLANEOUS CLASSES - 1988

Companies		Aircraft ('000)	Boiler & Machinery ('000)	Warranty & Mortgage ('000)	Fidelity ('000)	Liability ('000)	Surety ('000)	Credit ('000)	Legal & Title ('000)	TOTAL ('000)	Loss Ratio
Canadian Surety Company	Premiums		10		44	889	892			1,845	
	Losses				5	(42)	903			866	46.84
Canadian Universities Reciprocal Ins. Ex	Premiums					60				60	
	Losses					147				147	245.00
Chateau Insurance Company	Premiums					5	22			27	
	Losses	(1)								(1)	(3.70)
Chicago Title Insurance Company	Premiums								1	1	
	Losses									0	0.00
Chubb Insurance Company of Canada	Premiums		6		6	320	13			345	
	Losses				(5)	421	3			419	121.45
Cigna Insurance Company of Canada	Premiums	11	1		1	292				305	
	Losses	16				131				147	48.20
Citadel General Assurance Company	Premiums					1	1			2	
	Losses									0	0.00
Commerce Group Insurance Company	Premiums	25								25	
	Losses	5								5	20.00
Commercial Union Assur. Co. of Canada	Premiums		810		44	1,281	3			2,138	
	Losses		94		(27)	(68)	(13)			(14)	(0.65)
Commercial Union Assur. Co., plc.	Premiums	11								11	
	Losses									0	0.00
Commonwealth Insurance Company	Premiums					147				147	
	Losses					48				48	32.65
Constitution Ins. Company of Canada	Premiums					46				46	
	Losses					12				12	26.09
Continental Casualty Company	Premiums	55								55	
	Losses	9								9	16.36
Continental Insurance Company	Premiums	8	89		17	1,580	8			1,702	
	Losses	(18)	112		(3)	1,654	(1)			1,744	102.47
Continental Insurance Company of Canada	Premiums		73		15	766	2			856	
	Losses		5		7	706	1			719	84.00
Contingency Insurance Company Limited	Premiums									0	
	Losses									0	

PROVINCE OF NOVA SCOTIA
MISCELLANEOUS CLASSES - 1980

Companies		Aircraft ('000)	Boiler & Machinery ('000)	Warranty & Mortgage ('000)	Fidelity ('000)	Liability ('000)	Surety ('000)	Credit ('000)	Legal & Title ('000)	TOTAL ('000)	Loss Ratio
Co-operators General Insurance Company	Premiums		39		39	682	6			766	
	Losses		6		27	85	1			119	15.54
Corahill Insurance Company of Canada	Premiums					126				126	
	Losses					21				21	16.67
Coronation Insurance Company	Premiums	44				166				210	
	Losses	1				6				7	3.33
Cumis General Insurance Company	Premiums		4			15				19	
	Losses		1		110	(6)				105	552.63
Dominion of Canada General Ins. Company	Premiums		14		10	428	66			518	
	Losses				7	94				101	19.50
Dominion Insurance Corporation	Premiums		4		29					33	
	Losses		(1)		(22)					(23)	(69.70)
Eagle Star Insurance Company Limited	Premiums	32								32	
	Losses									0	0.00
Ecclesiastical Insurance Office	Premiums		2			84				86	
	Losses					3				3	3.49
Economical Mutual Insurance Company	Premiums		10		8	585	4			607	
	Losses				3	52				55	9.06
Elite Insurance Company	Premiums			354		51				405	
	Losses			305		(42)				263	64.94
Employers Ins. of Wausau, A Mutual Co.	Premiums					27				27	
	Losses					5				5	18.52
Employers Re-Insurance Corporation	Premiums					434				434	
	Losses					166				166	38.25
Federation Insurance Company of Canada	Premiums					2				2	
	Losses					60				60	3,000.00
Federal Ins. Company	Premiums									0	
	Losses						(1)			(1)	
Feed Hill Captive Ins. Corp., The	Premiums		2							2	
	Losses									0	0.00
Fireman's Fund Insurance Company	Premiums		1			65				66	
	Losses					(48)				(48)	(72.73)

PROVINCE OF NOVA SCOTIA
MISCELLANEOUS CLASSES - 1989

Companies		Aircraft ('000)	Boiler & Machinery ('000)	Warranty & Mortgage ('000)	Fidelity ('000)	Liability ('000)	Surety ('000)	Credit ('000)	Legal & Title ('000)	TOTAL ('000)	Loss Ratio
Gan Canada Insurance Company	Premiums					444				444	
	Losses					38				38	8.56
General Accident Assur. Co. of Canada	Premiums		12		12	677	3			704	
	Losses				13	148				161	22.87
Gerling Global General Ins. Co.	Premiums		1			3				4	
	Losses									0	0.00
Grain Insurance & Guarantee Company	Premiums					1				1	
	Losses									0	0.00
Guarantee Company of North America	Premiums				458	472	342			1,272	
	Losses					25	4			29	2.28
Guardian Insurance Company of Canada	Premiums		9		97	6,026	448			6,580	
	Losses				56	2,861	(739)			2,178	33.10
Halifax Insurance Company	Premiums	29			7	694	94			824	
	Losses	2			14	(15)	(40)			(39)	(4.73)
Hanover Insurance Company	Premiums					1				1	
	Losses									0	0.00
Hartford Fire Insurance Company	Premiums	5				1				6	
	Losses									0	0.00
Herald Insurance Company	Premiums									0	
	Losses						(1)			(1)	
Home Insurance Company	Premiums		6			20				26	
	Losses					249				249	957.69
Kansa General Insurance Company	Premiums					77				77	
	Losses					(190)				(190)	(246.75)
Kent General Insurance Corp.	Premiums					48				48	
	Losses					(12)				(12)	(25.00)
Laurentian Casualty Company of Canada	Premiums					4				4	
	Losses									0	0.00
Laurentian Shield Insurance Company	Premiums		5		13	144	80			242	
	Losses					126				126	52.07
Liberty Mutual Fire Insurance Company	Premiums		4			22				26	
	Losses					21				21	80.77

PROVINCE OF NOVA SCOTIA
MISCELLANEOUS CLASSES - 1989

Companies		Aircraft ('000)	Boiler & Machinery ('000)	Warranty & Mortgage ('000)	Fidelity ('000)	Liability ('000)	Surety ('000)	Credit ('000)	Legal & Title ('000)	TOTAL ('000)	Loss Ratio
Liberty Mutual Insurance Company	Premiums					11				11	
	Losses					11				11	100.00
Lumbermen's Mutual Casualty Company	Premiums		129			53				182	
	Losses		556			13				569	312.64
Markel Insurance Company	Premiums						1	20		21	
	Losses									0	0.00
Metropolitan Insurance Company	Premiums						40			40	
	Losses						7			7	17.50
Mortgage Insurance Company of Canada	Premiums			2,456						2,456	
	Losses			135						135	5.50
Motors Insurance Corporation	Premiums						121			121	
	Losses						61			61	50.41
New Hampshire Insurance Company	Premiums						45			45	
	Losses						234			234	520.00
New Rotterdam Insurance Company	Premiums						110	10		120	
	Losses						51			51	42.50
Non-Marine Underwriters at Lloyd's	Premiums	76		2		260	307		1	646	
	Losses	(39)					(427)			(466)	(72.14)
Norman Insurance Company Limited	Premiums						1			1	
	Losses									0	0.00
Old Republic Insurance Company	Premiums	2								2	
	Losses									0	0.00
Orion Insurance Company	Premiums	13								13	
	Losses									0	0.00
Pacific Employers Insurance Company	Premiums						(1)			0	
	Losses	5								4	
Pafco International Insurance Company	Premiums						(70)	(2)		0	
	Losses									(72)	
Personal Insurance Company of Canada	Premiums						3			0	
	Losses									3	
Phoenix Assurance, plc.	Premiums	33								33	
	Losses	3								3	9.09

PROVINCE OF NOVA SCOTIA
MISCELLANEOUS CLASSES - 1989

Companies		Aircraft ('000)	Boiler & Machinery ('000)	Warranty & Mortgage ('000)	Fidelity ('000)	Liability ('000)	Surety ('000)	Credit ('000)	Legal & Title ('000)	TOTAL ('000)	Loss Ratio
Portage La Prairie Mutual Ins. Company	Premiums					302				302	
	Losses					94				94	31.13
Protection Mutual Insurance Company	Premiums		318							318	
	Losses		1							1	0.31
Prudential Assurance Company Limited	Premiums	31	28		10	1,054	164			1,287	
	Losses				8	359	22			389	30.23
Quebec Assurance Company	Premiums		18		5	229	1			253	
	Losses					80				80	31.62
Reliance Insurance Company	Premiums		2			105				107	
	Losses					23				23	21.50
Royal Insurance Company of Canada	Premiums		922		114	2,434	29			3,499	
	Losses		32		48	881	9			970	27.72
St. Paul Fire & Marine Ins. Company	Premiums	63	5			(1)				67	
	Losses					(38)				(38)	(56.72)
Seaboard Surety Company of Canada	Premiums					10	50			60	
	Losses					(3)	(15)			(18)	(30.00)
Security Insurance Company of Hartford	Premiums									0	
	Losses					7				7	
Simcoe & Erie Gen. Insurance Company	Premiums	3				1,130				1,133	
	Losses					95				95	8.38
Sovereign General Insurance Company	Premiums		6			215				221	
	Losses					64				64	28.96
Sun Alliance Insurance Company	Premiums		34		21	934	10			999	
	Losses		3		17	359				379	37.94
Toronto General Insurance Company	Premiums		1			330				331	
	Losses					(14)				(14)	(4.23)
Trade Indemnity plc.	Premiums							128		128	
	Losses									0	0.00
Traders General Insurance Company	Premiums					184				184	
	Losses					(8)				(8)	(4.35)
Trafalgar Insurance Company of Canada	Premiums					3				3	
	Losses					(1)				(1)	(33.33)

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MISCELLANEOUS CLASSES - 1980

Companies		Aircraft ('000)	Boiler & Machinery ('000)	Warranty & Mortgage ('000)	Fidelity ('000)	Liability ('000)	Surety ('000)	Credit ('000)	Legal & Title ('000)	TOTAL ('000)	Loss Ratio
Transit Insurance Company	Premiums					12				12	
	Losses									0	0.00
Travelers Indemnity Company	Premiums	14	6			2				22	
	Losses	390				(1)				389	1,768.18
Utica Mutual Insurance Company	Premiums					2				2	
	Losses					(1)				(1)	(50.00)
United States Fidelity & Guar. Co.	Premiums	37	6							43	
	Losses	(13)								(13)	(30.23)
U. S. F. & G. Ins. Co. of Canada	Premiums		3			86	52			141	
	Losses					18				18	12.77
United States Fire Insurance Company	Premiums					11				11	
	Losses					(112)				(112)	(1,018.18)
Victoria Insurance Company of Canada	Premiums				33	1,634				1,667	
	Losses				5	833				838	50.27
Wawanesaa Mutual Insurance Company	Premiums					41				41	
	Losses					8				8	19.51
Wellington Insurance Company	Premiums		47		46	356	5			454	
	Losses		(3)		(13)	57				41	9.03
Western Syurety Company	Premiums						86			86	
	Losses									0	0.00
Yasuda Fire & Ins. Company Limited	Premiums					36				36	
	Losses									0	0.00
Zurich Indemnity Company of Canada	Premiums		10			201	39			250	
	Losses		1			243				244	97.60
Zurich Insurance Company	Premiums		25		36	1,343	60			1,464	
	Losses		1		1	3,045	2			3,049	208.27
TOTALS	Premiums	802	4,002	2,810	1,842	29,869	2,679	181	2	41,987	
	Losses	381	1,747	440	421	13,277	133	3	0	16,402	39.06